

United States Bankruptcy Court
Eastern District of Virginia

In re Patricia Lynn Edwards

Debtor(s)

Case No. 11-13097

Chapter 13

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [Specify reason for amendment:
Check if applicable: ☐ Soc. Sec. No. amended. [If applicable: An original, signed Official Form 21 was
marked/hand-delivered to the Clerk's office on ____.*]
- ☐ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
- ☐ Schedule A - Real Property
- ☐ Schedule B - Personal Property
- ☐ Schedule C - Property Claimed as Exempt
- ☒ **Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL
RULE 1009-1 (\$26.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or
classification of debt.) Check applicable statement(s):**
- ☒ Creditor(s) added ☐ Creditor(s) deleted
- ☒ Change in amounts owed or classification of debt
- ☐ No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket:
Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ Post-petition creditors added (Schedule of Unpaid Debts)
- REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G- Executory Contracts and Unexpired Leases
- ☐ Schedule H - Codebtors
- ☐ Schedule I - Current Income of Individual Debtor(s)
- ☒ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed
Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social
Security Number into the Court's database.]

- ☐ Statement of Financial Affairs
- ☐ Chapter 7 Individual Debtor's Statement of Intention
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
- ☒ Disclosure of Compensation of Attorney for Debtor
- ☐ Other: ____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the
amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities
affected by the amendment as follows: ____.

Date: June 20, 2011

/s/ Yousaf Whetzel Nesari

Attorney for Debtor(s) [or Pro Se Debtor(s)]

State Bar No.: VA67311

Mailing Address: JW Law, P.C.

1110-D Elden Street, Suite 107

Herndon, VA 20170

Telephone No.: 703-796-0801

I, **Patricia Lynn Edwards** certify under penalty of perjury that the amended forms herein are accurate and true to the best of my
knowledge and belief.

Date: June 21, 2011

/s/ Patricia Lynn Edwards

B6E (Official Form 6E) (4/10)

In re Patricia Lynn Edwards

Case No. 11-13097

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re Patricia Lynn Edwards

Case No. 11-13097

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.				12/2009					
IRS PO BOX 7346 Philadelphia, PA 19101-7346				2009 Federal Taxes					0.00
								1,120.00	1,120.00
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal								1,120.00	0.00
(Total of this page)								1,120.00	1,120.00
Total								1,120.00	0.00
(Report on Summary of Schedules)								1,120.00	1,120.00

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

Total
(Report on Summary of Schedules)

B6F (Official Form 6F) (12/07)

In re **Patricia Lynn Edwards**Case No. **11-13097**

Debtor

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	Husband, Wife, Joint, or Community		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
	C O D E B T O R	H W J C					
Account No. 4407788680PA00001 Aes/Nct 1200 N 7th St Harrisburg, PA 17102		X -	12/01/10 Student Loan (Co-Signer)				16,378.00
Account No. 2285315 Appelles, LLC 195 West Schrock Rd Westerville, OH 43081		-	1/31/11 Collection for Capital One Bank				98.00
Account No. GV1100679-00 Asiedu Frederick 2516 Logan Wood Drive Herndon, VA 20171		-	2/2010 Personal Loan				1,808.00
Account No. 41008290229 Best Practices, Inc. PO BOX 75567 Baltimore, MD 21275-5567		-	8/2010 Medical Debt				32.80
Subtotal (Total of this page)							18,316.80

2 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

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Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. 5337670 Cashcall 1920 Main Street Suite 400 Irvine, CA 92614		-		1/01/11 Personal Loan				2,593.00
Account No. 2100297-02 Fairfax Radiological Consultan PO BOX 3700 Merrifield, VA 22116		-		01/2011 Medical Debt				681.00
Account No. 22748070240/23933430201 Inova Health System PO BOX 37019 Baltimore, MD 21297-3019		-		4/2011 Medical				1,343.00
Account No. International Cash Advance C/o: Call Center Service PO BOX 7294 Wilmington, DE 19810		-		12/2010 Cash Advance				0.00
Account No. 030779993252 Kohls/Capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		-		9/01/2000 ChargeAccount				1,425.00
<div style="display: flex; justify-content: space-between;"> Sheet no. 1 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal (Total of this page) </div>								6,042.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Patricia Lynn Edwards**

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Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 000047386818 Verizon PO BOX 660720 Dallas, TX 75266-0720		-	1/2011 Cable and Phone Service				896.79
Account No.							
Account No.							
Account No.							
Account No.							
Subtotal (Total of this page)							896.79
Total (Report on Summary of Schedules)							25,255.59

Sheet no. **2** of **2** sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **896.79**
Total
(Report on Summary of Schedules) **25,255.59**

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>2,172.10</u>
a.	Are real estate taxes included? Yes <u>X</u> No _____		
b.	Is property insurance included? Yes <u>X</u> No _____		
2.	Utilities:		
	a. Electricity and heating fuel	\$	<u>250.00</u>
	b. Water and sewer	\$	<u>100.00</u>
	c. Telephone	\$	<u>85.00</u>
	d. Other <u>See Detailed Expense Attachment</u>	\$	<u>275.00</u>
3.	Home maintenance (repairs and upkeep)	\$	<u>20.00</u>
4.	Food	\$	<u>550.00</u>
5.	Clothing	\$	<u>50.00</u>
6.	Laundry and dry cleaning	\$	<u>35.00</u>
7.	Medical and dental expenses	\$	<u>20.00</u>
8.	Transportation (not including car payments)	\$	<u>95.00</u>
9.	Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>30.00</u>
10.	Charitable contributions	\$	<u>0.00</u>
11.	Insurance (not deducted from wages or included in home mortgage payments)		
	a. Homeowner's or renter's	\$	<u>0.00</u>
	b. Life	\$	<u>0.00</u>
	c. Health	\$	<u>0.00</u>
	d. Auto	\$	<u>297.00</u>
	e. Other _____	\$	<u>0.00</u>
12.	Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	<u>0.00</u>
13.	Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
	a. Auto	\$	<u>638.94</u>
	b. Other <u>See Detailed Expense Attachment</u>	\$	<u>713.00</u>
14.	Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15.	Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16.	Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17.	Other <u>Personal Care Items</u>	\$	<u>50.00</u>
	Other _____	\$	<u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>5,381.04</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: _____			
20. STATEMENT OF MONTHLY NET INCOME			
a.	Average monthly income from Line 15 of Schedule I	\$	<u>5,806.03</u>
b.	Average monthly expenses from Line 18 above	\$	<u>5,381.04</u>
c.	Monthly net income (a. minus b.)	\$	<u>424.99</u>

B6J (Official Form 6J) (12/07)

In re Patricia Lynn Edwards

Debtor(s)

Case No. 11-13097

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment

Other Utility Expenditures:

<u>Cell Phone with AT&T</u>	\$	<u>159.00</u>
<u>Cable with Verizon</u>	\$	<u>84.00</u>
<u>Trash Pick</u>	\$	<u>32.00</u>
<u>Total Other Utility Expenditures</u>	\$	<u>275.00</u>

Other Installment Payments:

<u>Second Mortgage with Bank of America</u>	\$	<u>235.00</u>
<u>3rd Mortgage with First Horizon/First Tennessee</u>	\$	<u>428.00</u>
<u>Time Share Property Maintenance and Arrearage</u>	\$	<u>50.00</u>
<u>Total Other Installment Payments</u>	\$	<u>713.00</u>

United States Bankruptcy Court
Eastern District of Virginia

In re Patricia Lynn Edwards

Debtor(s)

Case No. 11-13097

Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) - AMENDED

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>3,000.00</u>
Prior to the filing of this statement I have received	\$	<u>1,500.00</u>
Balance Due	\$	<u>1,500.00</u>

2. \$ 274.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- Other provisions as needed:

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

Form B203 - Continued

2005 USBC, Eastern District of Virginia

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

June 21, 2011

Date

/s/ Yousof Whetzel Nesari

Yousof Whetzel Nesari

Signature of Attorney

JW Law, P.C.

Name of Law Firm

1110-D Elden Street, Suite 107

Herndon, VA 20170

703-796-0801 Fax: 703-796-0802

For use in Chapter 13 Cases where Fees Requested Not in Excess of \$3,000

(For all Cases Filed on or after 10/17/2005)

**NOTICE TO DEBTOR(S) AND STANDING TRUSTEE
PURSUANT TO INTERIM PROCEDURE 2016-1(C)(7)**

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C)(7)(a), you have ten (10) business days from the meeting of creditors in this case in which to file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount.

PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 Trustee, and U. S. Trustee pursuant to Interim Procedure 2016-1(C)(7)(a) and Local Bankruptcy Rule 2002-1(D)(1)(f), by first-class mail or electronically.

June 21, 2011

Date

/s/ Yousof Whetzel Nesari

Yousof Whetzel Nesari

Signature of Attorney